

Fill in this information to identify the case:

Debtor 1 Lora J. Kalwarski
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Pennsylvania
(State)
Case number 18-24450-CMB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates, Series 2004-1, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee C/O Specialized Loan Servicing LLC

Court claim no. (if known): 2-1

Last four digits of any number you use to identify the debtor's account: 3853

Date of payment change:
Must be at least 21 days after date of this notice 12/01/2022

New total payment:
Principal, interest, and escrow, if any \$1,038.70

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$381.80 New escrow payment: \$414.83

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New interest rate: _____ %
Current principal and interest payment \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____
Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Lora J. Kalwarski Case Number (if known) 18-24450-CMB
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Paul W. Cervenka Date 10/18/2022
Signature

Print: Paul W. Cervenka Title Authorized Agent for Specialized Loan Servicing LLC
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425
Number Street
Dallas, Texas 75254
City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before October 20, 2022 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Lora J. Kalwarski
1286 Varner Road
Pittsburgh, PA 15227

Debtors' Attorney

Shawn N. Wright
7240 McKnight Road
Pittsburgh, PA 15237

Chapter 13 Trustee

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Respectfully Submitted,

/s/ Paul W. Cervenka



6200 S. Quebec St., Ste. 300
Greenwood Village, CO 80111

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Escrow Account Disclosure Statement	
Statement Date:	10/07/2022
Loan Number:	
Property:	1286 VARNER ROAD
Address:	PITTSBURGH, PA 15227

THOMAS F KALWARSKI
LORA J KALWARSKI
1286 VARNER ROAD
PITTSBURGH PA 15227

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Based on our recent analysis, you have a shortage of \$309.57.

Projected Minimum Balance	\$2,568.63
Required Minimum Balance	\$778.08
Amount of Shortage	\$309.57

The projection assumes that your escrow account was current at the start of the projected period. However your escrow account is not current. Your escrow balance should be \$1,945.22 but your current escrow balance, as of the effective date is \$1,635.65. If your escrow account had been current, there would have been a shortage of \$309.57. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**

The shortage will be adjusted by (1/12) of the shortage amount and added to your monthly payment.

PART

1

Your Mortgage Payment

Payment Information

Payment Information	Payment on Prior Analysis	New Monthly Payment Effective 12/01/2022
PRIN & INTEREST	623.87	623.87
ESCROW PAYMENT	370.83	389.04
SHORTAGE PYMT	10.97	25.79
Total Payment:	\$1,005.67	\$1,038.70

Helpful Tips About Your Escrow Account

- Did you know that you can find lots of helpful information about your escrow account on our website? Go to www.sls.net to learn more.
- If you have questions about your property taxes, please feel free to give us a call at 1-866-801-1373.
- Did you know that you can easily upload a copy of your updated insurance policy, or see the details of the property insurance we currently have on file? Visit www.mycoverageinfo.com to learn more, or give us a call at 1-800-441-4145.
- If your property has been damaged, or if you have questions about the process for obtaining insurance claim check endorsement, please visit www.sls.net.

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PART

2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					BEGINNING BAL	-4176.27	1854.22
Dec 21	0.00 *	370.83	0.00	0.00		-4176.27	2225.05
Jan 22	379.87 *	370.83	0.00	0.00		-3796.40	2595.88
Feb 22	379.87 *	370.83	472.81 *	0.00	COUNTY TAX	-3889.34	2966.71
Feb 22	0.00 *	0.00	1200.74	0.00	HOMEOWNERS INS	-5090.08	2966.71
Mar 22	759.74 *	370.83	519.79 *	0.00	CITY TAX	-4850.13	3337.54
Mar 22	0.00 *	0.00	0.00	942.50	HOMEOWNERS INS	-4850.13	2395.04
Mar 22	0.00 *	0.00	0.00	472.81	COUNTY TAX	-4850.13	1922.23
Apr 22	0.00 *	370.83	0.00 *	519.79	CITY TAX	-4850.13	1773.27
May 22	759.74 *	370.83	0.00	0.00		-4090.39	2144.10
Jun 22	0.00 *	370.83	0.00	0.00		-4090.39	2514.93
Jul 22	0.00 *	370.83	0.00	0.00		-4090.39	2885.76
Aug 22	759.74 *	370.83	2475.16 *	2514.93	SCHOOL TAX	-5805.81 LP	741.66
Sep 22	0.00 *	370.83	0.00	0.00		-5805.81	1112.49
Oct 22	0.00	370.83	0.00 E	0.00		-5805.81 E	1483.32
Nov 22	0.00	370.83	0.00 E	0.00		-5805.81 E	1854.15
TOTALS	3038.96	4449.96	4668.50	4450.03			

LEGEND:

IOE = Interest on the Escrow Balance
LP = Lowest Actual Monthly Balance

E = Estimated Payments
* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$4,450.03. Under federal law, your actual lowest monthly balance should not have exceeded \$741.67 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$-5,805.81.

PART

3

Estimated Escrow Payments Over the Next 12 Months

Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed in Your Account
			BEGINNING BAL	1635.65	1945.22
Dec 22	389.04	0.00		2024.69	2334.26
Jan 23	389.04	0.00		2413.73	2723.30
Feb 23	389.04	0.00		2802.77	3112.34
Mar 23	389.04	1200.74	HOMEOWNERS INS	1518.26	1827.83
Mar 23	0.00	472.81	COUNTY TAX	1518.26	1827.83
Apr 23	389.04	519.79	CITY TAX	1387.51	1697.08
May 23	389.04	0.00		1776.55	2086.12
Jun 23	389.04	0.00		2165.59	2475.16
Jul 23	389.04	0.00		2554.63	2864.20
Aug 23	389.04	2475.16	SCHOOL TAX	468.51	778.08
Sep 23	389.04	0.00		857.55	1167.12
Oct 23	389.04	0.00		1246.59	1556.16
Nov 23	389.04	0.00		1635.63	1945.20
TOTALS	4668.48	4668.50	ENDING BAL	1635.63	1945.20

Cushion selected by servicer: \$778.08

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$1,200.74
COUNTY TAX	\$472.81
SCHOOL TAX	\$2,475.16
CITY TAX	\$519.79
Total:	\$4,668.50
	+ 12 Months

New Monthly Escrow Payment: \$389.04

What This Means to You - Your balance is less than the amount needed in your account. The resulting shortage is \$309.57.

Your ending escrow balance from the last month of account history is \$1,635.65, your starting balance according to this analysis should be \$1,945.22. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**



Escrow Account Disclosure Statement	
Statement Date:	10/07/2022
Loan Number:	
Property	1286 VARNER ROAD
Address:	PITTSBURGH, PA 15227

PART

4

How You Can Reach Us With Questions

For statement questions, please contact
Customer Care: 1-800-315-4757
Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services. We provide translation services for individuals who indicate a language preference other than English. Se habla español.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: www.sls.net/customers/videos

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.